

中国平安 PINGAN

金融 · 科技



家居綜合保險

周全保障 · 平安家居

周全保障 • 平安家居



四大保障特點



高額保障家居財物

家居財物的全年保障額高達HK\$1,000,000，且提供更全面的保障範圍！



外遊開心又放心

投保人出外旅遊時攜帶之個人財物，全年可獲高達HK\$20,000保障，安心遊玩！



全球性個人責任保障*

高達HK\$5,000,000的全球性法律責任保障，無論身處何地，都可為自己及家人增添保障！

*美國及加拿大除外



損毀財物以新換舊

若您及家人的家居財物因意外損毀而重新購置，所獲賠償額均以重新購買價值計算！

香港基本保障

保障項目		全年最高 賠償總額 (HK\$)
家居財物	保障家居物件因火災、爆炸、水災、盜竊及其他意外引起的損失，包括易碎物品。	1,000,000 每件150,000
• 貴重物品	如珠寶、手錶、皮革及樂器(鋼琴除外)。	100,000 每件10,000
• 個人財物	無論投保人外出訪友、購物或旅遊，均可享個人財物保障。	20,000 每件5,000
• 附加保障		
• 家居個人意外	投保人及其配偶因家居發生火災、爆炸或搶劫引致之意外死亡； 投保人及其配偶因家居發生火災、爆炸或搶劫而受傷的醫療費用。	200,000 每人50,000 每人5,000
• 室內裝修 / 翻新工程	在家居居住所進行室內裝修、翻新工程期間，承辦商因受保意外而導致家居財物損毀，工程必須於連續2個月內完成；新居由租約開始或初次擁有物業權起計2個月內，此保障仍可生效。	家居財物 投保額之60%為限
• 地板損毀	因意外導致由發展商供應的地板損毀及入住後自行重新翻新。	已包括在家居財物 最高賠償總額內
• 暫遷津貼	因意外導致家居損毀，暫時不能居住。	50,000 每天1,500
• 臨時存放	家居物件因裝修、清潔或修理，而臨時存放在其他地方期間意外損毀或失去。	50,000
• 搬遷	由專業搬運公司承運往新居途中，家居財物因意外而受損或遺失。	30,000 每件3,000
• 清理廢物	清理意外後廢物的費用。	10,000
• 家傭財物	因意外引致家庭傭工財物損失。	10,000
• 冷藏食物	家中雪櫃因冷卻劑或冷卻劑受污染而令溫度上升或下降，引致冷藏食物損壞，但雪櫃使用期必須少於5年。	5,000 每次意外1,000
• 門鎖窗戶	更換因盜竊受損毀的門鎖、門匙及窗戶的費用。	3,000
• 信用卡被盜	保障因家居居住所被爆竊後，信用卡被非法盜用而引致現金損失。	3,000
• 現金	投保人及家人因失竊、搶劫或意外引起的現金損失。	2,500
• 辦公室私人物件	保障存放於辦公室內損失的私人物件。	2,500
• 補領個人證件	保障因家居居住所被爆竊而補領損失或損毀的個人文件之所需費用，包括護照、駕駛執照、香港身份證、旅行支票、乘客許可證或信用卡等。	1,000
個人責任	投保人或其家人因疏忽引起的第三者身體受傷或財物損失，可獲賠償以支付第三者的金錢索償；此保障適用於美國及加拿大以外的世界各地。	5,000,000
家居救援	特設24小時家居救援轉介熱線服務，助投保人應變緊急事故，包括家居維修、上門診症與牙醫介紹、冷氣機工程維修、緊急電器維修、緊急水管維修、鎖匠服務(保障額高達HK\$500)及褙姆與看護服務。	提供諮詢及 安排服務

自負額

- 家居財物及其額外保障、及個人財物的賠償：每次事故為損失理算之10%，最少自負額為HK\$500(補領個人證件：HK\$250)。
- 任何因水引致的損毀，包括水浸、水管爆裂、水缸、水廁溢；以及地板損毀：每次事故為損失理算之10%，最少自負額為HK\$3,000(矮房請向本公司查詢)。

香港自選附加保障

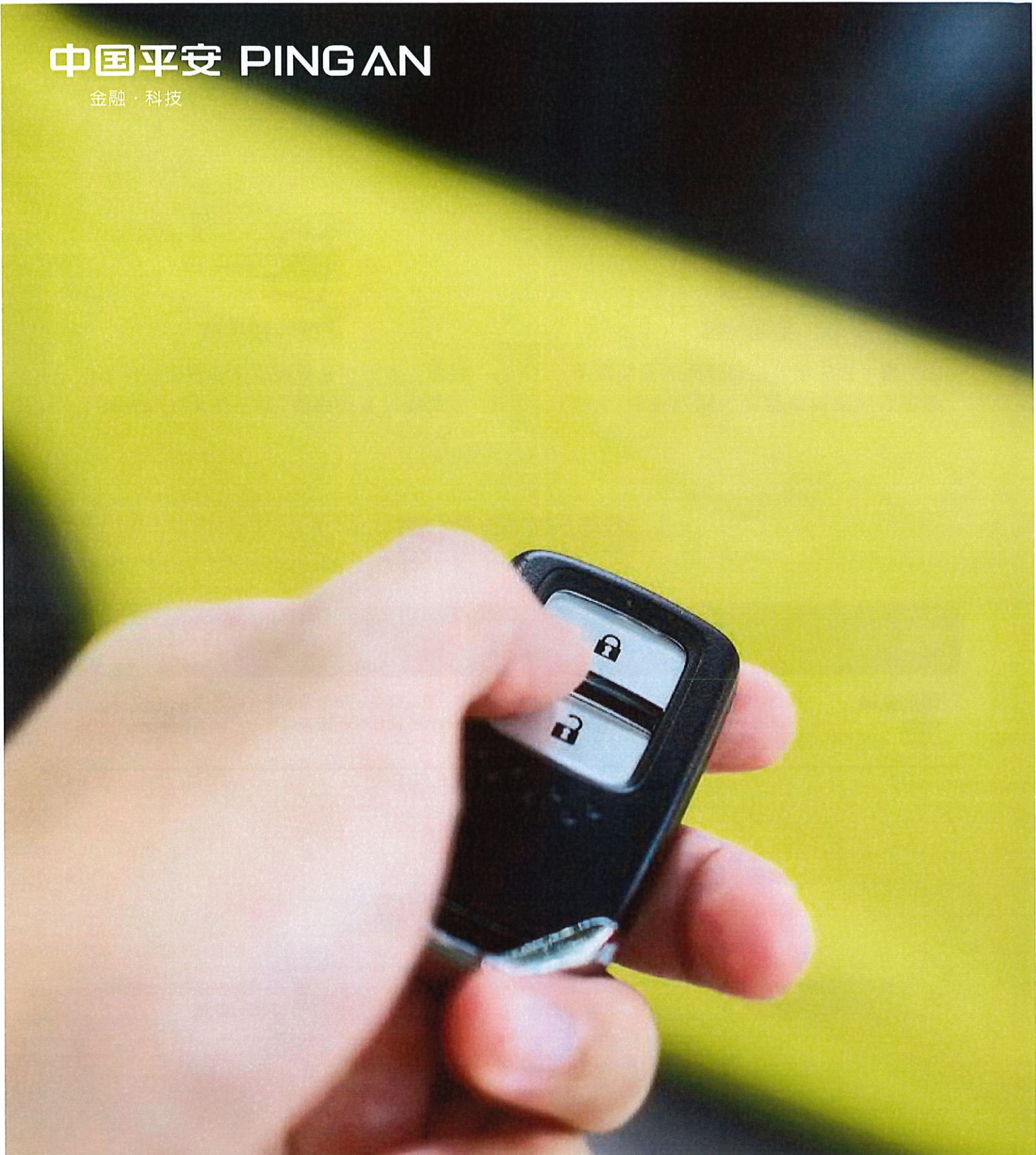
保障項目	全年最高 賠償總額 (HK\$)
車匙延伸保障 我們賠償在香港特別行政區(HKSAR)內因損壞、遺失或被盜竊車匙的更換費用。車匙更換需由我們認可的服務供應商執行，而任何已遺失或被盜竊的車匙均會失效。	8,000 每個保險期內
家居樓宇結構 保障您的家居結構、車房附屬建築物、外牆、籬笆，因火警、爆炸、爆水管、水箱滿瀉、防火花洒漏水、撞擊、地震、暴動、惡意毀壞、風災、火災或非因颱風引致之水災所致的賠償。 * 在一般情況下以新樓交吉前之裝修仍屬此項家居結構承保範圍 * 透過繳付有關之額外保費，以獨立保單承保。	自訂投保額

主要不受保障範圍

- 1 職業或工作應用的工具和儀器；或已另有保單受保的物件
- 2 一般不受保的損失，如刮花、生鏽、自然損耗、機件故障等
- 3 由合法留在居所內人仕引起的惡意破壞
- 4 隱形眼鏡
- 5 手提電話
- 6 被海關及其他執法人員扣留、沒收的物件
- 7 在露天或天台的物件
- 8 天線或衛星接收器
- 9 無人居住超過45天的單位
- 10 放置在無人看管的車輛內之物件

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車匙延伸保障[!]

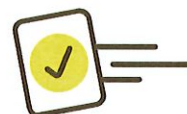
護匙愛車樂遊遊

三大保障特點



全面保障

因損壞、遺失或被盜竊車匙的更換費用，最高賠償額為每個保險期內HK\$8,000！



簡易特快批核

投保人索取車匙更換報價並提交文件予本公司後，我們將於1個工作天完成批核！

重點保障範圍

保障項目		全年最高 賠償總額 (HK\$)
車匙延伸保障	我們賠償在香港特別行政區(HKSAR)內因損壞、遺失或被盜竊車匙的更換費用。車匙更換需由我們認可的服務供應商執行，而任何已遺失或被盜竊的車匙均會失效。	8,000 每個保險期內

投保資格與須知

- 1 投保者須持有一份有效的汽車第三者保險保單；
- 2 生效期與汽車第三者保險保單一致；
- 3 受保型號請向本公司代理或經紀查詢。

主要不受保障範圍

- 1 導致損失之唯一原因為日漸損耗或被有關當局國有化或充公；
- 2 因清潔、維修、重修或改裝而導致之損壞；
- 3 因動物造成之損壞；被你的家屬或記名司機的寵物咬爛、抓破、扯破及弄污，或被白蟻、昆蟲、發霉、霉類所引致的損壞；
- 4 任何於發現遺失或被盜竊車匙後24小時內並未通知警方或未能提供警方報案記錄之索償；
- 5 車匙損壞但未能提供已損壞之車匙實物給我們；
- 6 此保障下任何索償的首港幣\$1,000元。

「家居綜合保險」投保資格 “Home Protection Insurance” Applicant Requirement

投保資格 Applicant Requirement

如欲購買家居綜合保險，投保人必須同意及確認符合以下條款，並清楚明白此聲明將構成所投保保單的根據。

1. 投保物業的樓齡不超過 50 年。
2. 本人/我們的投保物業及屋頂是用磚石或石屎建成。
3. 本人/我們於投保其他相關之家居保險計劃時未曾被其他任何保險公司拒絕，被附加特別條件或要求繳交額外保費。
4. 本人/我們未曾在過去 2 年，就任何家居保障計劃提出索償。
5. 本計劃只受保香港境內之住宅物業地址。
6. 家居財物及其額外保障，及個人財物的賠償：
 - 每次事故的核實損失之 10%或 HK\$500，以較高者為準(每宗補領個人證件的自負額為 HK\$250)
7. 任何因水引致的損壞，包括水浸，水管爆裂，水缸，水廁溢出；以及地板損毀：
 - 每次事故的核實損失之 10%或 HK\$3,000，以較高者為準(矮房請向本公司查詢)
8. 全年賠償總額：
 - 本計劃的每項賠償總額以保單生效日期起計的每 12 個月為一整年度

The applicant must **agree and confirmed** to the below requirements and clearly understand this declaration shall be incorporated in and shall be the basis of the insurance contract.

1. The age of proposed location of risk is not over 50 years.
2. The building structure of my/our proposed location of risk is of bricks, stone or concrete construction.
3. I/We have never been declined by any insurer or have special terms and / or additional premium been imposed to me for any insurance of the same kind I am applying for.
4. I/We haven't made any claims under any home insurance cover in the past 2 years.
5. This insurance is only accepted for residential property within the territories of the Hong Kong Special Administrative Region.
6. Home Contents Protection and Personal Effects:
 - 10% of the adjusted loss or subject to minimum excess of HK\$500 for each, whichever is higher (The excess of each replacement of personal documents: HK\$250)
7. The damage caused by landslide and subsidence or water damage or damage to flooring:
 - 10% of the adjusted loss or subject to minimum excess of HK\$3,000 for each, whichever is higher (For low rise house, please contact the Company)
8. Annual Claims Amount:
 - The annual claims amount shall be calculated from the date of effective of the home policy in 12 consecutive months as a whole year.

投保人須知 Important Note to Insured

1. 報價及以上條款或時有更改，本公司有權不作通知。
2. 此「家居綜合保險」申請需經中國平安保險(香港)有限公司核保及審批。
3. 填妥或提交此申請並不代表保障生效；保障須在保單發出後方為生效。
4. 中國平安保險(香港)有限公司保留接納申請與否的權利。

1. The quotation and the terms above may vary from time to time, our Company reserves the right to change without prior notice.
2. This “Home Protection Insurance” application should be subject to underwriting review and approval by China Ping An Insurance (HK) Co., Ltd..
3. Complete and or submit the application form does not mean the policy is effective; the policy will be effective only as the insurance policy is issued.
4. China Ping An Insurance (HK) Co., Ltd. reserves the right whether accept the application or not.

「家居綜合保險」投保表格
"Home Protection Insurance" Proposal Form

香港基本與自選附加保障 Basic & Optional Supplementary Benefits in HK

(請以正楷填寫及✓在適當的空格內 Please complete the following section in ENGLISH using block letters and ✓ the box as appropriate)

基本保障 Basic Benefits			
起保日期 Insured Date (DD/MM/YYYY)		樓宇落成年份 Property's Year of Completion	
實用面積 (平方呎) Saleable Area (sq.ft)		投保額 (港幣) Sum Insured (HK\$)	
		\$1,000,000	
受保香港地址 Location of HK Risk			
閣下家居之實用面積 (平方呎) Household Saleable Area (sq.ft)	每年保費 (港幣) (不包括 0.1%保監局保費徵費) ¹ Annual Premium (HK\$) (0.1% IA levy is excluded)		
	非矮房 (5 層或以上) Non Low Rise House (5-storeys or more)		矮房 (少於 5 層) ² Low Rise House (Less than 5-storeys)
	< 500	<input type="checkbox"/> \$580	<input type="checkbox"/> \$780
	501 – 1,000	<input type="checkbox"/> \$880	<input type="checkbox"/> \$1,280
1,001 – 3,000	<input type="checkbox"/> \$1,580	<input type="checkbox"/> \$2,180	
註解 Remarks 1. 此保單最低保費為港幣 300 元正。 This Policy is subject to a Minimum Premium of HK\$300. 2. 「矮房」指少於 5 層樓高 (天台樓層不包括在內) 的獨立屋、半獨立屋或村屋。 'Low Rise House' shall mean house/semi-detached house/village house of not more than 5 storeys other than roof floor.			
自選附加保障 Optional Supplementary Benefits			
	<input type="checkbox"/> 家居樓宇結構保障 On Building (Fire Insurance)		<input type="checkbox"/> 車匙延伸保障 ³ Motor Car Key Protection Extension
投保額 (港幣) Sum Insured (HK\$)		全年最高賠償總額 (港幣) Maximum Annual Benefit (HK\$)	\$8,000
每年保費 (港幣) (不包括 0.1%保監局保費徵費) Annual Premium (HK\$) (0.1% IA levy is excluded)	請向本公司查詢 Please contact the Company	每年額外保費 (港幣) (不包括 0.1%保監局保費徵費) Extra Annual Premium (HK\$) (0.1% IA levy is excluded)	加\$380 Add \$380
註解 Remarks 3. 此保障下的墊底費為港幣 1,000 元正。請提供車輛登記文件副本，產品詳情請參閱小冊子。 The excess of Motor Car Key Protection Extension is HK\$1,000. Please provide vehicle registration document copy and refer to the brochure for more details.			

投保人資料 Insured Information

(請以正楷填寫 Please complete the following section in ENGLISH using block letters)

投保人姓名 Insured Name _____ 香港身份證號碼 HKID Card No. _____
手提電話 Mobile Phone No. _____ 電郵地址 Email Address _____
聯絡地址 (如與上址不同) Correspondence Address (if different from the above) _____

投保人聲明 Insured Declaration

本人/我們謹聲明及同意：

1. 本人/我們同意中國平安保險(香港)有限公司保留一切接納申請與否之權利。
2. 本人/我們同意此投保表格須待中國平安保險(香港)有限公司接納後始為生效。
3. 本人/我們確認本人已閱讀及明白「家居綜合保險」或/及「家居樓宇結構保障」或/及「車匙延伸保障」的詳細保單條款，詳細保單條款可向中國平安保險(香港)有限公司及中介人索取，或瀏覽中國平安保險(香港)有限公司網站 www.pingan.com.hk。
4. 本人/我們明白如取消保單，本人須於 14 天前以書面通知中國平安保險(香港)有限公司。
5. 本人/我們同意此投保表格為本人與中國平安保險(香港)有限公司訂立保險契約之根據，本人特此聲明投保表格內所有填報的資料，據本人所知並確信正確無訛。

I/We declare and agree:

1. I/We agree that China Ping An Insurance (HK) Co., Ltd. reserves its right to reject my application.
2. I/We agree that this application will become effective only when accepted by China Ping An Insurance (HK) Co., Ltd.
3. I/We confirm that I have read and agreed the Home Protection Insurance Policy or/and Fire Insurance Policy or/and Motor Car Key Protection Extension Policy which is/are available from China Ping An Insurance (HK) Co., Ltd. and agent upon request or China Ping An Insurance (HK) Co., Ltd. website www.pingan.com.hk.
4. I/We understand if I cancel the policy, I should send the notification by mail 14 days prior to China Ping An Insurance (HK) Co., Ltd.
5. I/We have not withheld any material information and I accept that this application and declaration shall be the basis of and incorporated in the contract between China Ping An Insurance (HK) Co., Ltd. and me.

收集個人資料聲明 Personal Information Collection Statement

本人/我們確認本人/我們已閱讀並明白個人資料收集的聲明(「該聲明」)。

本人/我們確認本人/我們已被通知本人/我們須詳細閱讀該聲明，而本人/我們已詳細閱讀該聲明對貴公司所收集或持有之本人/我們的個人資料的影響(不論是否同意此表格所載或從其他途徑所得)。根據以上所述，本人/我們特此確認並同意中國平安保險(香港)有限公司根據該聲明使用及轉移本人/我們的資料，包括在直接速銷中使用及將本人/我們個人資料提供予其他人士。

I/We acknowledge and confirm that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by China Ping An Insurance (HK) Co., Ltd. in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

投保人簽署 Insured Signature _____

日期 Date _____

特許代理 / 經紀 Authorized Agent / Broker _____



私隱政策及收集個人資料聲明(「本聲明」)

中國平安保險(香港)有限公司(下稱“本公司”)明白其就《個人資料(私隱)條例》(香港法例第486章)(“條例”)收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料,並將採取一切切實可行的步驟,確保本公司所持個人資料的準確性。本公司將採取一切可行的步驟,確保個人資料的安全性,及避免發生未經授權或意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意,如果閣下不向本公司提供閣下的個人資料,我們可能無法提供閣下所需的資料、產品或服務,或無法處理閣下的要求。

1. 個人資料收集目的

本公司不時有必要收集閣下的個人資料,並可能就下列各項目的有關目的(目的)而供本公司使用、存儲、轉移、披露或共享該等個人資料:

- 向閣下推介、提供和營銷本公司、平安集團的其他公司(“平安關聯方”)或本公司的商業合作夥伴之產品/服務,以及提供、維持、管理和操作該等產品/服務;
- 處理和評估閣下就本公司及平安關聯方所提供之產品/服務提出的任何申請或要求;
- 向閣下提供後續服務,包括但不限於處理保單、管理已發出的保單、要求增加、更改或刪除保障項目或受保成員,訂立直接付款安排及保單取消、更新或復效申請;
- 與就本公司和/或平安關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的,包括索賠調查、處理、判定保險索償及就索償抗辯;
- 偵測和防止欺詐行為(無論是否與就本公司及/或平安關聯方提供的產品/服務有關);
- 為客戶設計產品/服務;
- 為統計或其他目的進行市場研究;
- 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查;
- 進行身份和或信用核實和/或債務追收;
- 遵守任何適用的司法管轄區的法律;
- 開展與本公司業務經營有關的其他服務;及
- 與上述任何目的直接有關的其他目的。

2. 個人資料的轉移

存於本公司的個人資料會保密,但本公司可能會向以下各方透露該等資料作本聲明上所列出的用途:

- 位於香港或香港以外其他地方的任何平安關聯方、本公司的任何相關人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會或金融機構,以及就此方面而言,閣下同意將閣下的資料轉移至香港境外;
- 與就本公司和/或平安關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探);
- 在香港或香港以外其他地方向本公司和/或平安關聯方提供行政、技術或其他服務(包括直接促銷服務)並對個人資料負有保密義務的任何代理、承包商或第三方;
- 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司;
- 本公司權利或業務的任何實際或建議的承讓方、受讓方、參與者或次參與者;
- 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關;及
- 在有合理需要履行任何上述有關目的之情況下,以下人士: 查冊及定損員、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、其他保險公司(無論是直接地,或是通過防欺詐組織或本段中指名的其他人士)、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

閣下的個人資料將僅為上文中規定的個人或多個有關目的而被轉移。該等資料可能被轉移至香港境外。

如欲了解本公司為促銷目的使用閣下的個人資料的政策,請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下到訪本網站時,網站會作紀錄,以分析網站的訪客人數及一般使用狀況,而當中部份資料將透過“Cookies”方式收集。Cookies 是載有少量資料的檔案,自動儲存於訪客所用電腦內安裝的互聯網瀏覽器,可供本網站日後檢索。Cookies 有助於加強網站用途,透過儲存閣下對網站個別版面的喜好,以便我們為閣下營造更理想的線上體驗。Cookies 收集的是不記名的集體統計資料,並不包括姓名或地址或能讓人透過電話、電郵或任何其他途徑聯絡閣下的資料。大部分瀏覽器版本均預設啟動 Cookies 的功能,如閣下欲關閉 Cookies 或於使用 Cookies 的功能前獲得通知,可更改瀏覽器的設定,但更改後閣下未必能進入本網站的所有版面。

3. 在直接促銷中使用個人資料

本公司有意:

- 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷;
- 就本公司,平安關聯方,本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃):
 - 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務;
 - 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的汽車有關服務;
- 以上服務及產品將會由本公司及/或以下機構提供:
 - 任何平安關聯方;
 - 第三方金融機構;
 - 本公司或平安關聯方的商業合作夥伴或合作品牌夥伴;
 - 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者;
- 除由本公司促銷上述服務及產品外,本公司亦有意將上文(i)所述的資料提供予上文(iii)段部份所述的全部或任何人士,以供該等人士在促銷該等服務及產品中使用,而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上述所述的目的或提供予上文所述的人士之前,本公司須得到閣下的同意,及只在獲得閣下的同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下的同意,請發信至下文“個人資料的查閱及更正權利”部份所列的地址通知本公司。

4. 個人資料的查閱及更正權利

根據條例規定,閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本(查閱資料要求),並要求本公司就不準確的資料作出更正。閣下如欲行使有關權利,請以書面形式經以下聯絡方法向本公司的個人資料保障主任提出:

中國平安保險(香港)有限公司
個人資料私隱主任
香港九龍觀塘海濱道123號綠景NEO 19樓 1901A室
傳真: 2802 0018

根據條例,本公司有權就辦理任何查閱資料要求收取合理費用。

本公司保留修改本聲明的權利而不另行通知。

本聲明的中英文版本如有任何歧異或不一致,一概以英文版本為準。英文版本可於本公司網頁瀏覽 <http://www.pingan.com.hk/about/privacy/lang/en>。

Privacy Policy and Personal Information Collection Statement (“PICS”)

China Ping An Insurance (HK) Co., Ltd (referred to hereinafter as the “Company”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“PDPO”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use. Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

1. PURPOSES FOR COLLECTING PERSONAL DATA

- From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for the purposes (“Purposes”) of the following:
- offering, providing and marketing to you the products/services of the Company, other companies of the Ping An Group (“our affiliates”) or our business partners (please see further details in “Use and provision of personal data in direct marketing”), and administering, maintaining, managing and operating such products/services;
 - processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
 - providing subsequent services to you, including but not limited to arranging contract of insurance, administering the policies issued, requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies.
 - any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including but not limited to investigation, processing, adjudicating and defending insurance claims;
 - detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
 - designing products/services for customers;
 - conducting market research for statistical or other purposes;
 - matching any data held which relates to you from time to time for any of the purposes listed herein;
 - making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
 - conducting identity and/or credit checks and/or debt collection;
 - complying with the laws of any applicable jurisdiction;
 - carrying out other services in connection with the operation of the Company's business; and
 - other purposes directly relating to any of the above.

2. TRANSFER OF PERSONAL DATA

- Personal data will be kept confidential but the Company may, for the purposes set out in the above, transfer your personal data to:
- any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
 - any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
 - any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
 - credit reference agencies or, in the event of default, debt collection agencies;
 - any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
 - any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
 - the following persons who may collect and use the data only as reasonably necessary to carry out any of the Purposes specified above: adjusters and surveyors, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

Transfer of your personal data will only be made for one or more of the Purposes specified above. Such information may be transferred to a place outside Hong Kong.

For our policy on using your personal data for marketing purposes, please see the section below “Use and provision of personal data in direct marketing”.

Our website will record your visit to analyse the number of visitors and general usage situation, and some data will be collected through “Cookies”. Cookies are a small piece of data file which can automatically install in the web browser of visitors computers for future searching. Cookies can enhance the website usage through your storage of individual preferences, and to provide you better online experience. Cookies is a collection of nameless collective statistical data, it does not include names or addresses or allow third parties to access your data through telephone, email or other ways. Most browsers have preset cookies functions. If you want to close cookies function or get notification before using Cookies, you can change your browser settings. However, this change may disable you to enter all interfaces of our website.

3. USE OF PERSONAL DATA IN DIRECT MARKETING

- The Company intends to:
- use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
 - conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - products and services on health, wellness and medical, food and beverage, sporting activities, membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and car related services;
 - the above products and services may be provided by the Company and/or:
 - any of our affiliates;
 - third party financial institutions;
 - the business partners or co-branding partners of the Company and/or affiliates providing the products and services;
 - third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities.
 - in addition to marketing the above products and services, the Company also intends to provide the data described in (i) above to all and or any of the persons described in (iii) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection for that purpose);

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your consent, and only after having obtained such consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “Access and Correction of Personal Data”.

4. ACCESS AND CORRECTION OF PERSONAL DATA

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and if the Company holds such data, and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Requests for access and corrections or for information regarding policies and practices and kinds of data held by the Company should be made in writing to the Personal Data Privacy Officer of the Company at the following address or fax number:

China Ping An Insurance (HK) Co., Ltd.
Personal Data Privacy Officer
1901A, 19/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon
Fax: (852) 2802 0018

The Company has the right to charge a reasonable administrative fee for the processing of any data access request.

The Company retains the right to change the PICS without prior notice.

In the event of any discrepancies between the English and Chinese versions of the PICS, the English version shall prevail. For more details, please visit <http://www.pingan.com.hk/about/privacy/lang/en>